

Docket No.: 066629-0019



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Customer Number: 20277
Pascal PEGAZ-PAQUET, et al. : Confirmation Number: 9786
Application No.: 10/713,099 : Group Art Unit: 3693
Filed: November 17, 2003 : Examiner: Jagdish Patel
:

For: COMPUTER-IMPLEMENTED METHOD AND SYSTEM FOR MANAGING
ACCOUNTING AND BILLING OF TRANSACTIONS OVER PUBLIC MEDIA SUCH AS THE
INTERNET

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection or Notice of Allowance, but before payment of the Issue Fee.

REQUEST TO CONSIDER REFERENCES AFTER CLOSE OF PROSECUTION AND

BEFORE PAYMENT OF ISSUE FEE

The undersigned hereby requests consideration and entry of this Information Disclosure
01 FC:1806 180.00 DA

Statement and accompanying references under 37 CFR 1.97(d).

Please charge the processing fee under 1.17(p) of \$180.00 to Deposit Account 500417.

CERTIFICATION PARAGRAPH

The undersigned certifies, as described in 37 CFR 1.97(e), that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement; or that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the Information Disclosure Statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the Information Disclosure Statement.

REMARKS

U.S. Pat. App. No. 2004/0078328 (Talbert et al.) does not teach “provid[ing] access to [an] e-commerce network subsequent to verification of . . . a minimum credit rating of a user,” as recited in independent claim 1. Nor does Talbert et al. teach “qualifying a user to access an e-commerce network [by verifying] a minimum credit rating for a user,” as recited in independent claim 7. Instead, Talbert et al. teaches the consideration of credit at different times and for different purposes. Claims 1 and 7 of this application evaluate a user’s minimum credit rating in order to enable access of a customer through a gateway. Talbert et al. differs from the claims in that it employs credit on the other side of any such gateway to determine on a transaction-by-transaction basis how much credit can be extended to a customer (*see, e.g., ¶ 0035 (“the credit authorization subsystem 32 may establish a maximum credit amount based upon [a] customer credit score”)).*

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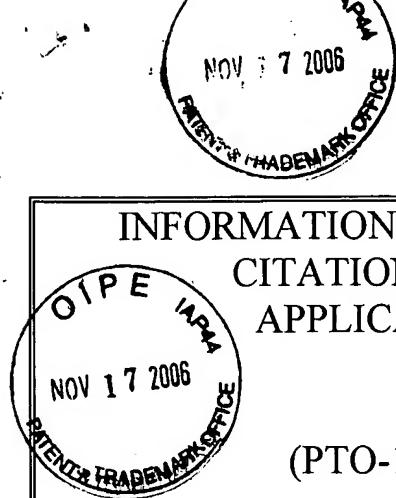
Respectfully submitted,

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**Please recognize our Customer No. 20277
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SHEET 1 OF 1

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.